

03-16-2005 03:53PM FROM-Gates & Cooper LLP

RECEIVED
CENTRAL FAX CENTER
413106418798

T-299 P.005/017 F-458

MAR 16 2005

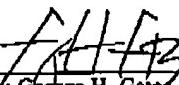
Due Date: March 18, 2005

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Paul H. Phibbs, Jr. Examiner: Andrew J. Rudy
Serial No.: 09/943,060 Group Art Unit: 3627
Filed: August 30, 2001 Docket: 9391
Title: CAPITAL ALLOCATION IN A NET INTEREST REVENUE
IMPLEMENTATION FOR FINANCIAL PROCESSING IN A RELATIONAL
DATABASE MANAGEMENT SYSTEM

CERTIFICATE OF MAILING OR TRANSMISSION UNDER 37 CFR 1.8

I hereby certify that this correspondence is being filed via facsimile transmission to the U.S. Patent and Trademark Office on March 16, 2005.

By: 
Name: George H. Gates

AMENDMENT UNDER 37 C.F.R. §1.111

MAIL STOP AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated November 18, 2004, please amend the above-identified application as follows: